

Fill in this information to identify the case:

Debtor 1 Eugene Joseph Kocher  
aka Eugene J. Kocher  
aka Eugene Kocher

Debtor 2 Candice Kocher  
aka Candice M. Kocher

(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of PENNSYLVANIA

Case number 5:18-bk-02644-RNO

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR NRZ INVENTORY TRUST

Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 8996

Date of payment change: 11/1/2019

Must be at least 21 days after date of this notice

New total payment: \$713.96

Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$247.52

New escrow payment: \$255.86

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment

New mortgage payment:

Debtor 1 Eugene Joseph Kocher  
aka Eugene J. Kocher  
aka Eugene Kocher

Print Name Middle Name Last Name

Case number (if known) 5:18-bk-02644-RNO

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Sindi Mncina  
Signature

Date 08/23/2019

Print Sindi Mncina  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company RAS Citron, LLC

Address 130 Clinton Road, Suite 202  
Number Street

Fairfield NJ 07004  
City

State ZIP Code

Contact Phone 470-321-7112

Email smncina@rascrane.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on September 19, 2019,

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

TULLIO DELUCA  
381 N. 9TH AVENUE  
SCRANTON, PA 18504

CHARLES J DEHART, III (TRUSTEE)  
CHAPTER 13 STANDING TRUSTEE  
8125 ADAMS DRIVE, SUITE A  
HUMMELSTOWN, PA 17036

UNITED STATES TRUSTEE  
228 WALNUT STREET, SUITE 1190  
HARRISBURG, PA 17101

EUGENE JOSEPH KOCHER  
320 322 E GRAND ST  
NANTICOKE , PA 18634

CANDICE KOCHER  
320 322 E GRAND ST  
NANTICOKE , PA 18634

RAS Citron, LLC  
Authorized Agent for Secured Creditor  
130 Clinton Road, Suite 202  
Fairfield, NJ 07004  
Telephone: 470-321-7112  
Facsimile: 973-404-8886

By: /s/ Lorena Delgado  
Lorena Delgado  
ldelgado@rascrane.com

EUGENE KOCHER  
322 E GRAND ST  
NANTICOKE, PA 18634

Dear EUGENE KOCHER,

**Why am I receiving this letter?**

An escrow analysis was performed on the above referenced account.

**What do I need to know?**

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

**What do I need to do?**

If you are represented by an attorney in your bankruptcy, please forward a copy of this letter to such attorney and provide such attorney's name, address and telephone number to us.

If you have any questions, please call our **Bankruptcy Department at 877-343-5602**. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

Sincerely,

Mr. Cooper  
Bankruptcy Department

Enclosure: Escrow Account Disclosure Statement

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

**Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.**

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



## Escrow Account Disclosure Statement

**Customer Service:** 888-480-2432  
Monday through Thursday from 7 a.m. to 8 p.m. (CT),  
Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT)

**Tax/Insurance:** 866-825-9267  
Monday through Thursday from 8 a.m. to 9 p.m. (ET),  
Friday from 8 a.m. to 7 p.m. (ET) and Saturday from 9 a.m. to 3 p.m. (ET)

EUGENE KOCHER  
322 E GRAND ST  
NANTICOKE, PA 18634

Your Loan Number [REDACTED]  
Statement Date: 08/13/2019

<b>Why am I receiving this?</b>	Mr. Cooper completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Mr. Cooper maintains an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid a negative balance in the event of changing tax and insurance amounts.
<b>What does this mean for me?</b>	At this time, your Escrow Account has less money than needed and there is a shortage of \$0.00. Due to this shortage and changes in your taxes and insurance premiums, <b>your monthly escrow payment will increase by \$8.34.</b> Effective 11/01/2019, <b>your new total monthly payment** will be \$713.96.</b>
<b>What do I need to do?</b>	You may either <b>1) make the new monthly payment</b> listed of \$713.96 or <b>2) pay the shortage in part or in full</b> by sending the full or partial shortage amount along with the completed coupon below. If you choose to pay in full, please note your new monthly payment will be <b>\$713.96</b> , which includes adjustments made for changes in taxes and insurance premiums. No action is required at this time as the shortage amount = \$0.00.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$458.10	\$0.00	\$458.10
ESCROW	\$247.52	\$8.34	\$255.86
<b>Total Payment</b>	<b>\$705.62</b>	<b>\$8.34</b>	<b>\$713.96</b>
<i>See below for shortage calculation</i>			

**What is a Shortage?** A shortage is the difference between the **lowest projected balance** of your account for the coming year and your **minimum required balance**. To prevent a negative balance, the total annual shortage is divided by 12 months and added to your monthly escrow payment, as shown below.

**Minimum Required Balance**  
\$511.70

**Lowest Projected Balance**  
\$511.70

$$\$0.00 / 12 = \$0.00$$

*Please see the Coming Year Projections table on the back for more details.*

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
COUNTY TAX	\$0.00	\$509.66	\$509.66
CITY TAX	\$0.00	\$513.56	\$513.56
SCHOOL TAX	\$861.06	\$0.00	\$861.06
HAZARD SFR	\$2,272.00	(\$1,086.00)	\$1,186.00
<b>Annual Total</b>	<b>\$3,133.06</b>	<b>(\$62.78)</b>	<b>\$3,070.28</b>

*If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at [www.mrcooper.com](http://www.mrcooper.com).*

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The change in your escrow payment\*\* may be based on one or more of the following factors:

**Payment(s)**

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow

**Taxes**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**Insurance**

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

**Prior Year Account History and Coming Year Projections**

This is a statement of the actual activity in your escrow account from 04/19 through 10/19. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$511.70 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$511.70 will be reached in October 2020. When subtracted from your minimum required balance of \$511.70, an Escrow Shortage results in the amount of \$0.00. These amounts are indicated with an arrow (<).

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
					Start	\$931.61	\$0.00
04/19	\$0.00	\$79.50	\$0.00	\$2,958.50 *	Esc refund/Esc pay adj	\$931.61	(\$2,879.00)
06/19	\$0.00	\$1,455.78 *	\$0.00	\$0.00		\$931.61	(\$1,423.22)
07/19	\$0.00	\$242.63	\$0.00	\$1,086.00 *	HAZARD SFR	\$931.61	(\$2,266.59)
08/19	\$0.00	\$2,460.53 E	\$0.00	\$0.00	Anticipated Payments 10/18-07/19	\$931.61	\$193.94
08/19	\$0.00	\$0.00	\$0.00	\$1,186.00 *	HAZARD SFR	\$931.61	(\$992.06)
08/19	\$0.00	\$242.63 *	\$0.00	\$0.00		\$931.61	(\$749.43)
08/19	\$0.00	\$798.00 *	\$0.00	\$0.00	Esc refund	\$931.61	\$48.57
08/19	\$801.07	\$247.52 *E	\$0.00	\$0.00	BK ADJ	\$1,732.68	\$296.09
09/19	\$247.52	\$247.52 E	\$0.00	\$0.00		\$1,980.20	\$543.61
10/19	\$801.07	\$247.52	\$861.06	\$861.06 E	BK ADJ/SCHOOL TAX	\$1,920.21	(\$69.93)
Total	\$1,849.66	\$6,021.63	\$861.06	\$6,091.56	Total	\$1,920.21	(\$69.93)
Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
					Start	(\$69.93)	(\$69.93)
11/19	\$255.86		\$0.00			\$185.93	\$185.93
11/19	\$581.59		\$0.00		BK ADJ	\$767.52	\$767.52
12/19	\$255.86		\$0.00			\$1,023.38	\$1,023.38
01/20	\$255.86		\$0.00			\$1,279.24	\$1,279.24
02/20	\$255.86		\$0.00			\$1,535.10	\$1,535.10
03/20	\$255.86		\$0.00			\$1,790.96	\$1,790.96
04/20	\$255.86		\$513.56		CITY TAX	\$1,533.26	\$1,533.26
04/20	\$0.00		\$509.66		COUNTY TAX	\$1,023.60	\$1,023.60
05/20	\$255.86		\$0.00			\$1,279.46	\$1,279.46
06/20	\$255.86		\$0.00			\$1,535.32	\$1,535.32
07/20	\$255.86		\$1,186.00		HAZARD SFR	\$605.18	\$605.18
08/20	\$255.86		\$0.00			\$861.04	\$861.04
09/20	\$255.86		\$0.00			\$1,116.90	\$1,116.90
10/20	\$255.86		\$861.06		SCHOOL TAX	\$511.70	\$511.70<
Total	\$3,651.91		\$3,070.28		Total	\$511.70	\$511.70

**Bankruptcy Adjustment** - The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, your Dedicated Loan Specialist is Rebecca Dzuriga and can be reached at (866) 316-2432 or via mail at the address listed above. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at [www.mrcooper.com](http://www.mrcooper.com) for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.